



Wire Transfers User Guide

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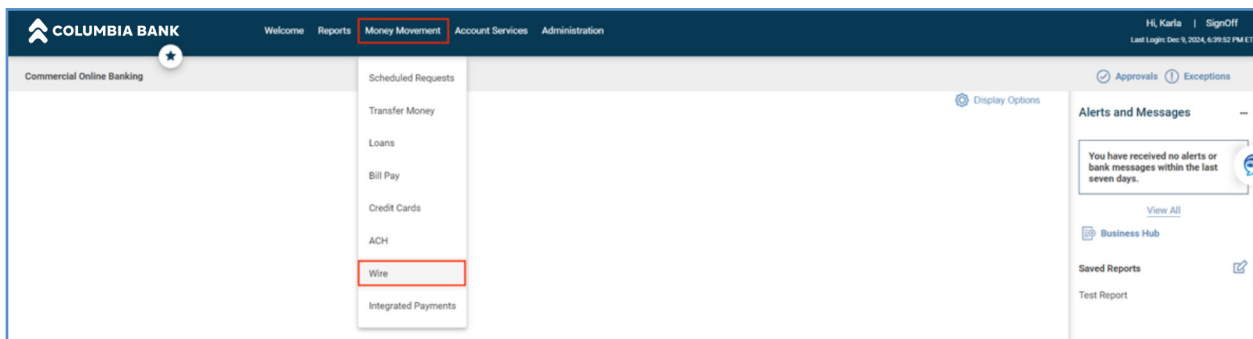
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When sending payments via wire, we highly recommend setting up dual approval controls, requiring at least two separate people to authorize a transaction. This assists in preventing external and internal fraud as well as processing errors.

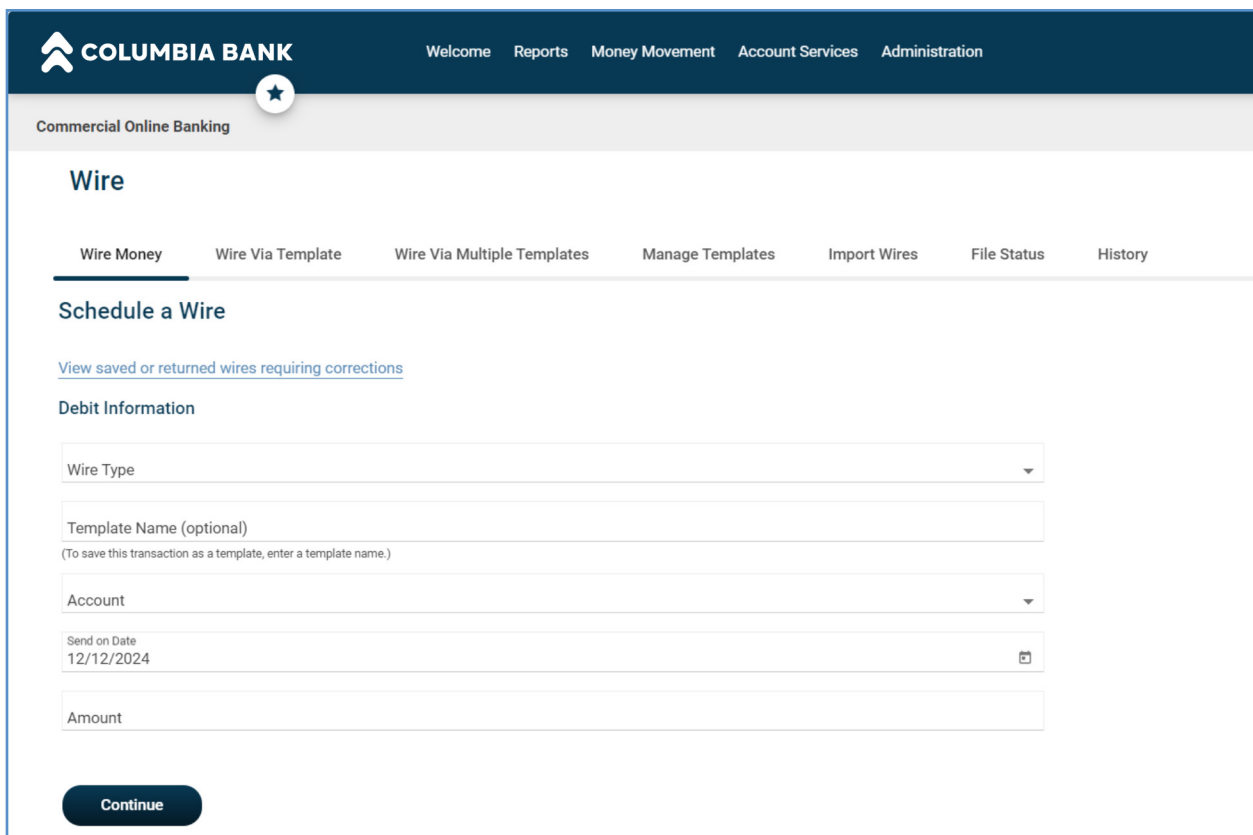
Sending a Wire

To send a wire transfer, follow the steps below.

1. Go to **Money Movement** in the top menu and select **Wire**.



2. Complete all required information on the **Schedule a Wire** form.

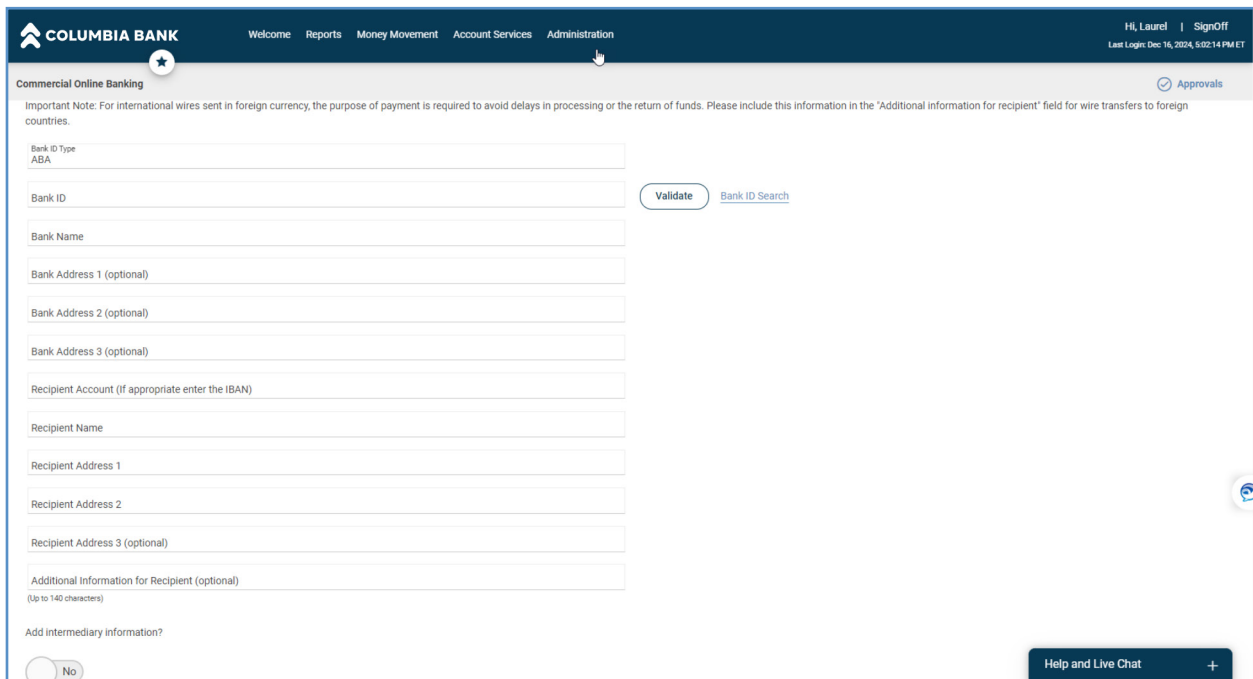
A screenshot of the 'Schedule a Wire' form in the Columbia Bank Commercial Online Banking interface. The form is titled 'Wire' and has several tabs: 'Wire Money' (selected), 'Wire Via Template', 'Wire Via Multiple Templates', 'Manage Templates', 'Import Wires', 'File Status', and 'History'. Below the tabs, there is a link: 'View saved or returned wires requiring corrections'. The form fields include: 'Wire Type' (dropdown menu), 'Template Name (optional)' (text input with a note: '(To save this transaction as a template, enter a template name.)'), 'Account' (dropdown menu), 'Send on Date' (calendar icon, showing '12/12/2024'), and 'Amount' (text input). A 'Continue' button is located at the bottom left of the form.

3. Select **Continue**. The system will notify you if there is any required information missing.
4. Enter the **Beneficiary Bank**. You can use the Bank ID Search to find the bank using name or ABA routing number or you can manually enter the information.

Note: A Beneficiary Bank address is required. We strongly recommend you use the validate button next to the Bank ID field, as it will automatically populate the Beneficiary Bank Address.

5. Enter the **Recipient information**.

Note: We ask that you enter a full physical address for the recipient. If you do not, be aware that your wire may be delayed or returned.



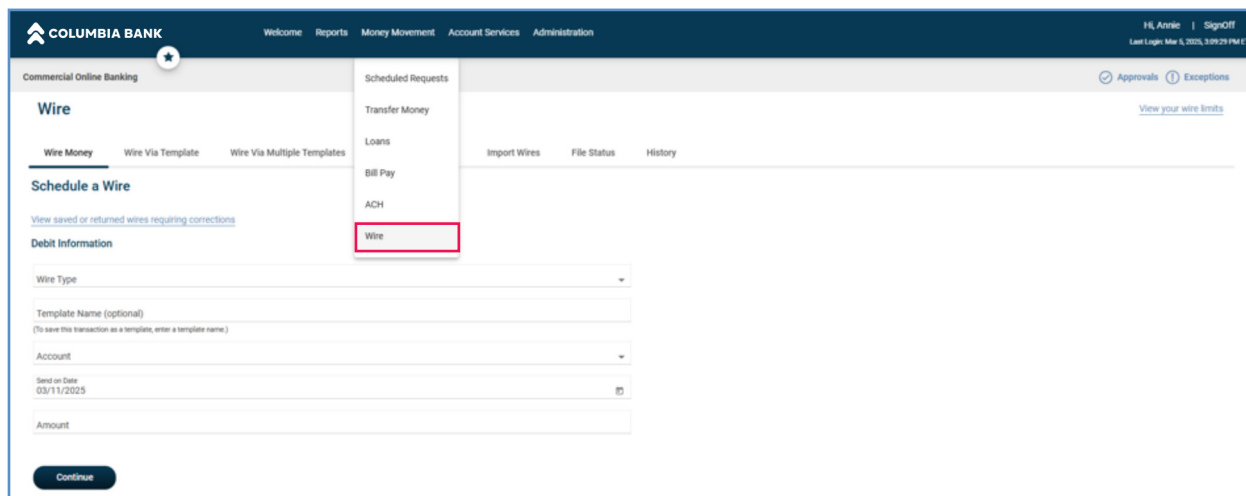
The screenshot shows the Columbia Bank Commercial Online Banking interface for wire transfers. The top navigation bar includes the Columbia Bank logo, a star icon, and menu items: Welcome, Reports, Money Movement, Account Services, and Administration. The user is logged in as 'Hi, Laurel' with a 'Sign Off' option. The last login time is 'Dec 16, 2024, 5:02:14 PM ET'. The main content area is titled 'Commercial Online Banking' and includes an 'Approvals' status indicator. An important note states: 'Important Note: For international wires sent in foreign currency, the purpose of payment is required to avoid delays in processing or the return of funds. Please include this information in the 'Additional information for recipient' field for wire transfers to foreign countries.' The form contains the following fields: Bank ID Type (pre-filled with 'ABA'), Bank ID (with a 'Validate' button and a 'Bank ID Search' link), Bank Name, Bank Address 1 (optional), Bank Address 2 (optional), Bank Address 3 (optional), Recipient Account (If appropriate enter the IBAN), Recipient Name, Recipient Address 1, Recipient Address 2, Recipient Address 3 (optional), and Additional Information for Recipient (optional) (Up to 140 characters). There is also a radio button for 'Add intermediary information?' with 'No' selected. A 'Help and Live Chat' button is located in the bottom right corner.

Creating and Modifying Templates

Creating a Template

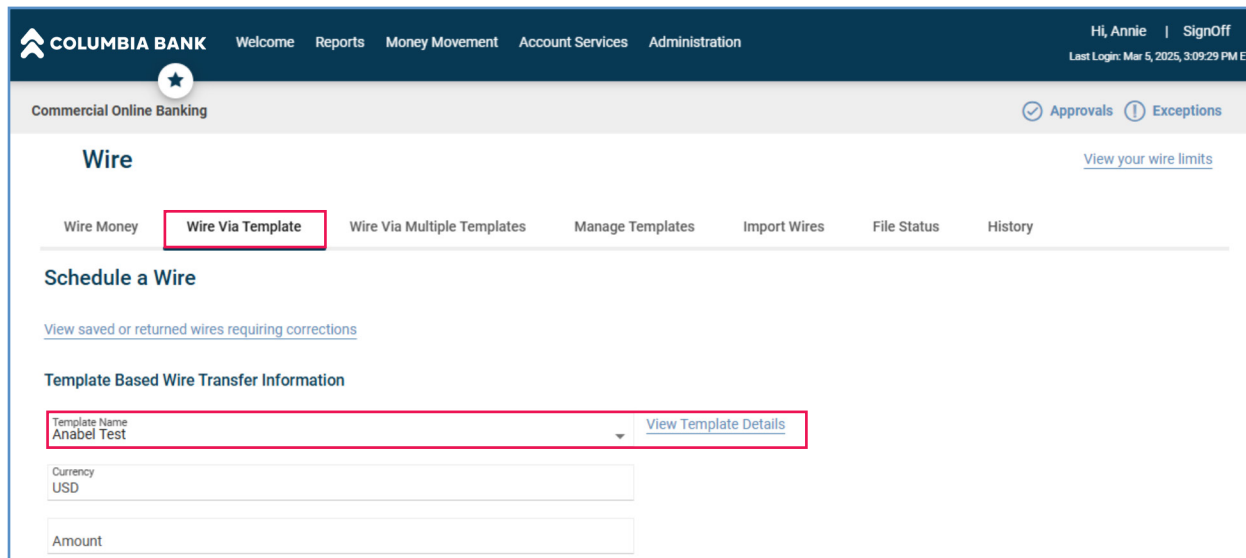
To make your own template, you can either begin a new or copy and edit an existing template.

1. Go to **Money Movement** in the top menu and select **Wire**.



The screenshot shows the Columbia Bank Commercial Online Banking interface. The top navigation bar includes 'Welcome', 'Reports', 'Money Movement', 'Account Services', and 'Administration'. The user is logged in as 'Hi, Annie' with a 'SignOff' option. The main content area is titled 'Wire' and has tabs for 'Wire Money', 'Wire Via Template', and 'Wire Via Multiple Templates'. A dropdown menu is open, showing options: 'Scheduled Requests', 'Transfer Money', 'Loans', 'Bill Pay', 'ACH', and 'Wire' (highlighted with a red box). Below the menu, the 'Schedule a Wire' section is visible, with a 'Debit Information' form containing fields for 'Wire Type', 'Template Name (optional)', 'Account', 'Send on Date', and 'Amount'. A 'Continue' button is at the bottom.

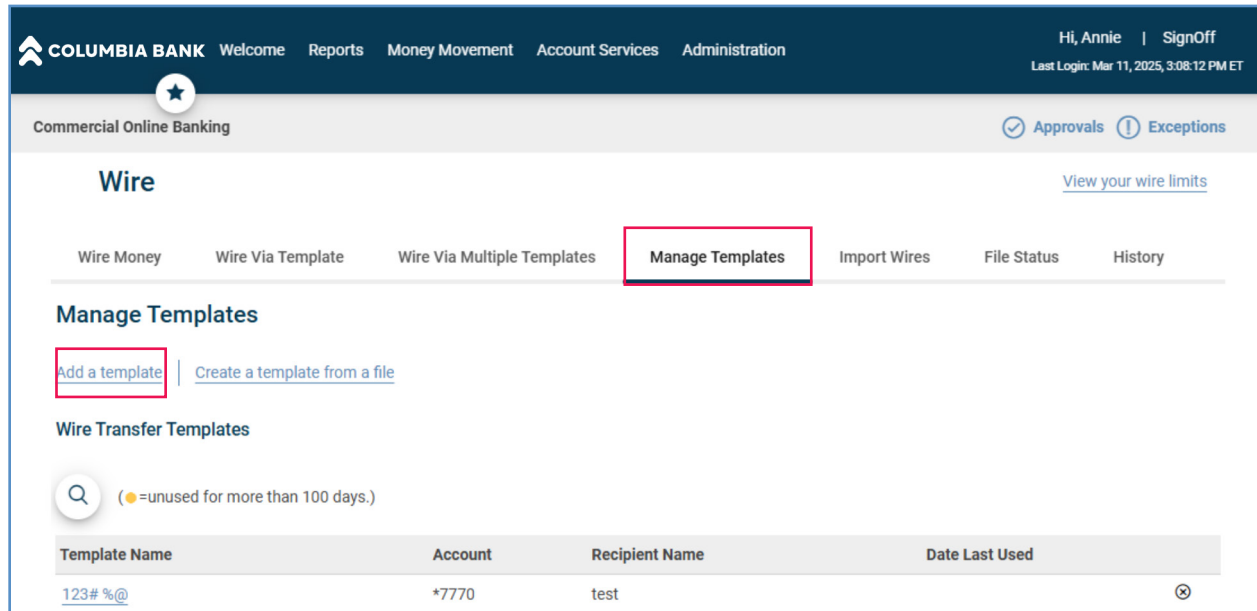
2. (To use an existing template) Click on the **Wire via Template** tab and select the name of an existing template from the dropdown menu and click **Continue**. If you need to view the details of the template, click on the **View Template Details** link.



The screenshot shows the Columbia Bank Commercial Online Banking interface. The top navigation bar is the same as in the previous screenshot. The 'Wire' page is now showing the 'Wire Via Template' tab selected (highlighted with a red box). The 'Schedule a Wire' section is visible, with a 'Template Based Wire Transfer Information' section. A dropdown menu is open, showing 'Template Name: Anabel Test' (highlighted with a red box) and a 'View Template Details' link. Below the dropdown, there are fields for 'Currency: USD' and 'Amount'.

- (To create a new template) Select the **Manage Templates** tab and click **Add a template**. Complete the **Debit Information** and click **Continue**, then complete the **Recipient Information** and select **Save Changes**.

Note: The Beneficiary Bank and Recipient addresses are required fields.



Commercial Online Banking Hi, Annie | SignOff
Last Login: Mar 11, 2025, 3:08:12 PM ET

Wire [View your wire limits](#)

Wire Money Wire Via Template Wire Via Multiple Templates **Manage Templates** Import Wires File Status History

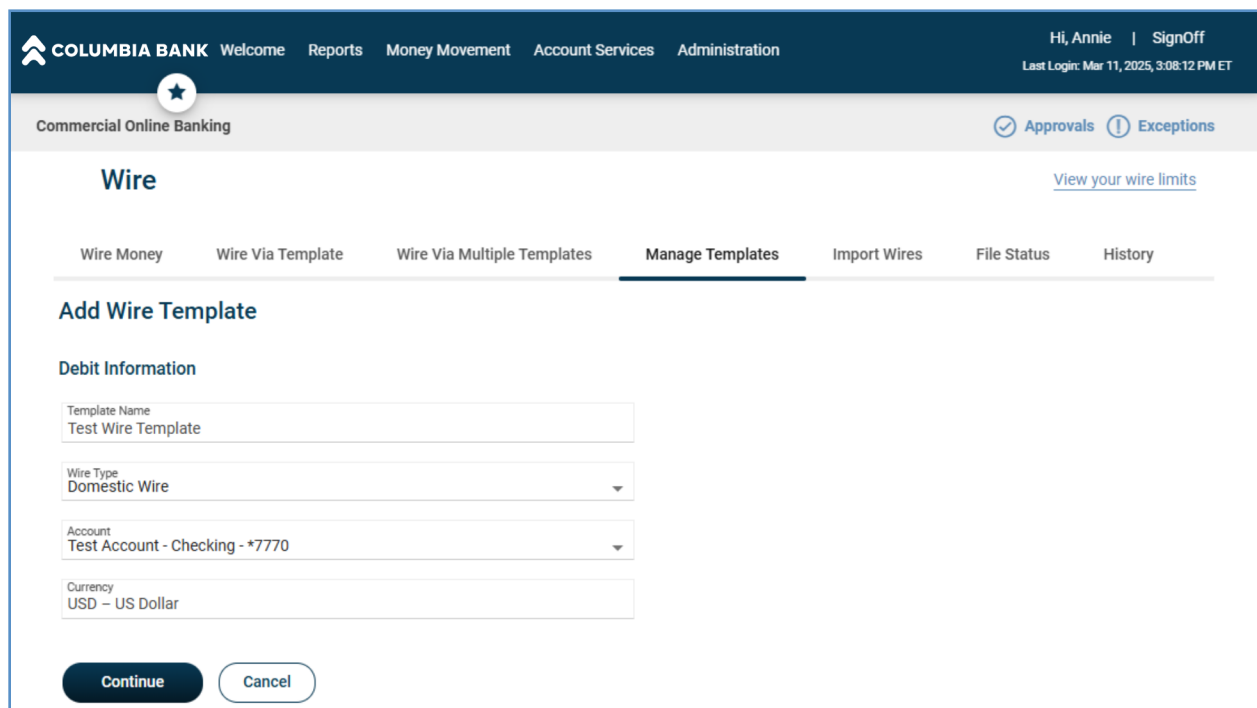
Manage Templates

Add a template | [Create a template from a file](#)

Wire Transfer Templates

(● = unused for more than 100 days.)

Template Name	Account	Recipient Name	Date Last Used
123# %@	*7770	test	



Commercial Online Banking Hi, Annie | SignOff
Last Login: Mar 11, 2025, 3:08:12 PM ET

Wire [View your wire limits](#)

Wire Money Wire Via Template Wire Via Multiple Templates **Manage Templates** Import Wires File Status History

Add Wire Template

Debit Information

Template Name
Test Wire Template

Wire Type
Domestic Wire

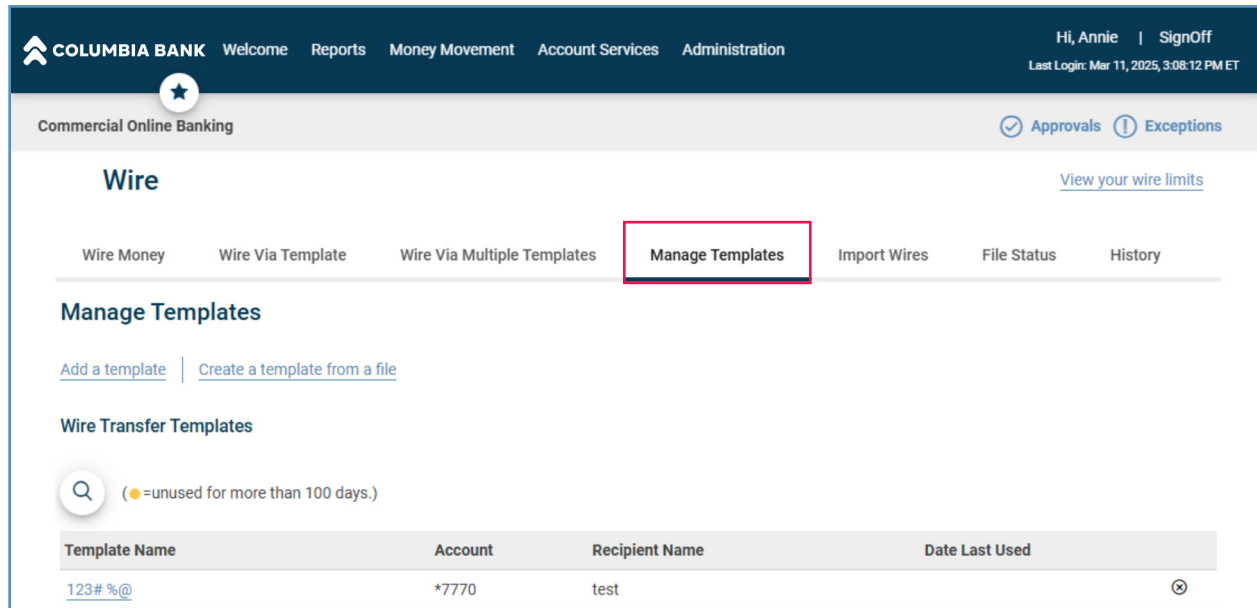
Account
Test Account - Checking - *7770

Currency
USD - US Dollar

Continue **Cancel**

Modifying Templates

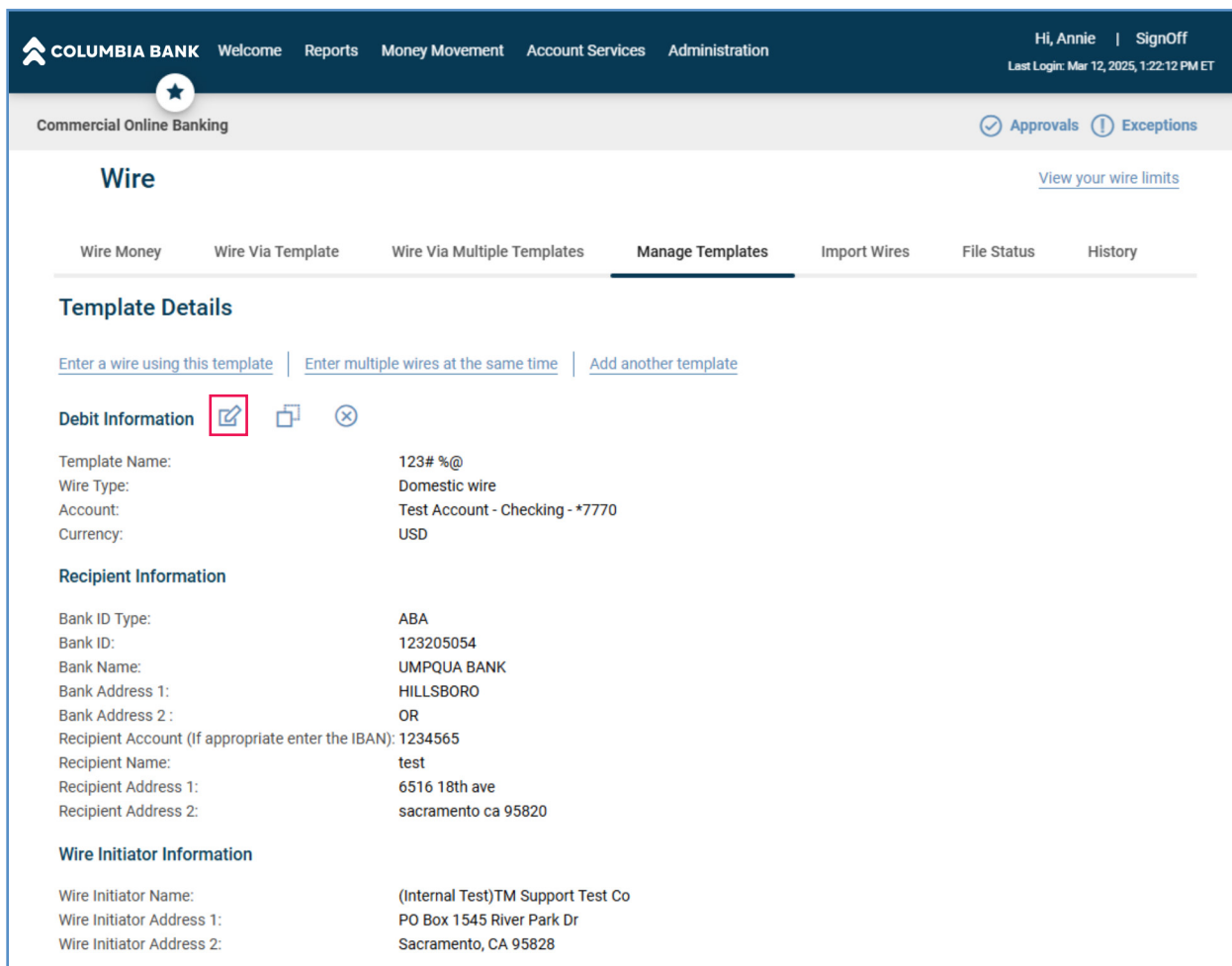
1. Select the **Manage Templates** tab and click on a template name to view the Template Details screen.



The screenshot shows the Columbia Bank Commercial Online Banking interface. The top navigation bar includes the Columbia Bank logo, user name 'Hi, Annie', and 'SignOff' with the last login time 'Mar 11, 2025, 3:08:12 PM ET'. Below the navigation bar, there are links for 'Approvals' and 'Exceptions'. The main content area is titled 'Wire' and includes a sub-header 'View your wire limits'. A horizontal menu contains several options: 'Wire Money', 'Wire Via Template', 'Wire Via Multiple Templates', 'Manage Templates' (highlighted with a red box), 'Import Wires', 'File Status', and 'History'. Below the menu, there are links for 'Add a template' and 'Create a template from a file'. The 'Wire Transfer Templates' section features a search icon and a note '(●=unused for more than 100 days.)'. A table lists the templates with columns for 'Template Name', 'Account', 'Recipient Name', and 'Date Last Used'. One template is visible with the name '123# %@', account '*7770', and recipient 'test'.

Template Name	Account	Recipient Name	Date Last Used
123# %@	*7770	test	

2. Select the **Edit** icon.



The screenshot shows the Columbia Bank Commercial Online Banking interface. The user is logged in as Annie. The 'Wire' section is active, and the 'Manage Templates' tab is selected. The 'Debit Information' section is highlighted with a red box around the edit icon (a square with a pencil).

Debit Information	
Template Name:	123# %@
Wire Type:	Domestic wire
Account:	Test Account - Checking - +7770
Currency:	USD

Recipient Information	
Bank ID Type:	ABA
Bank ID:	123205054
Bank Name:	UMPQUA BANK
Bank Address 1:	HILLSBORO
Bank Address 2:	OR
Recipient Account (If appropriate enter the IBAN):	1234565
Recipient Name:	test
Recipient Address 1:	6516 18th ave
Recipient Address 2:	sacramento ca 95820

Wire Initiator Information	
Wire Initiator Name:	(Internal Test)TM Support Test Co
Wire Initiator Address 1:	PO Box 1545 River Park Dr
Wire Initiator Address 2:	Sacramento, CA 95828

3. (Optional) Select the **Copy** icon  to make a copy of the template.

(Optional) Select the **Delete** icon  to remove the template.

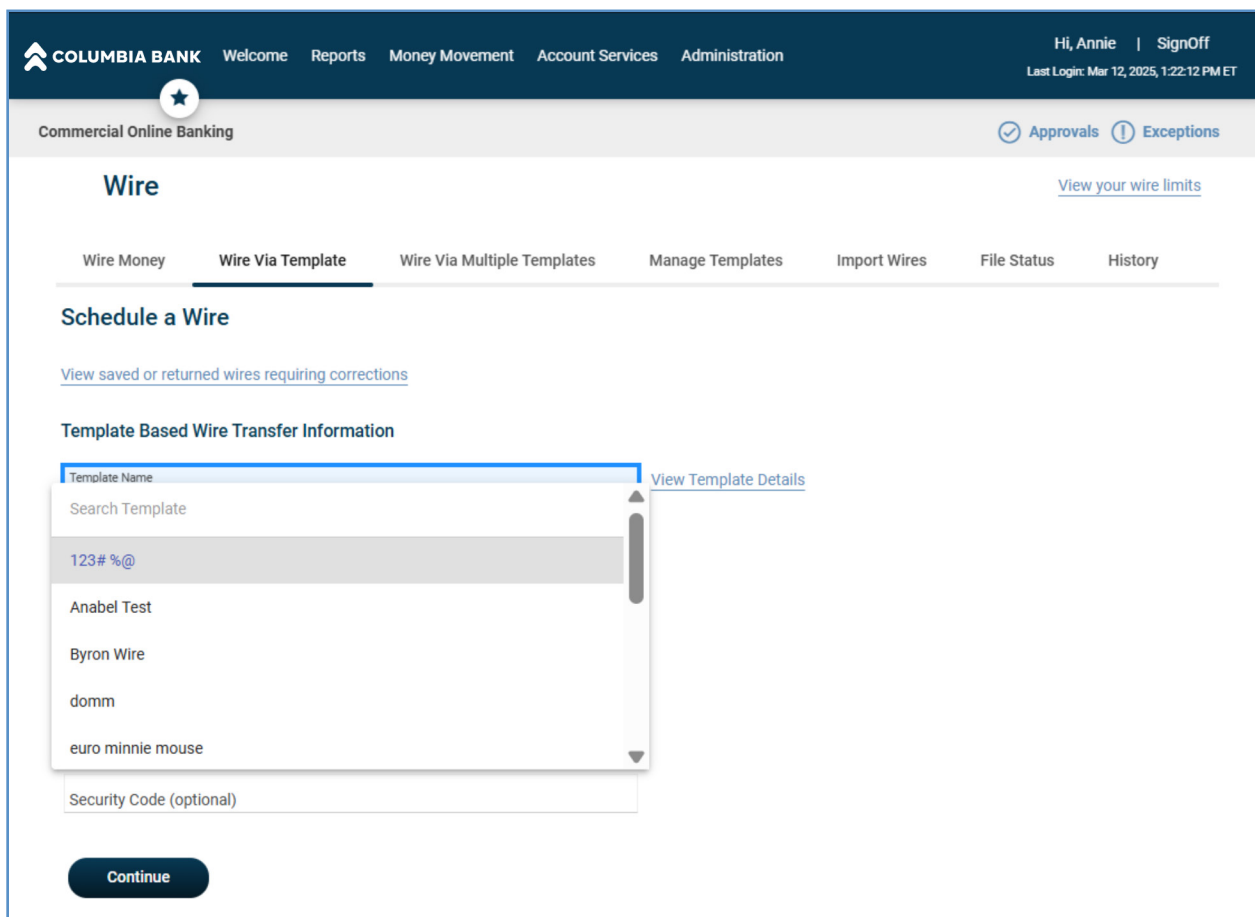
4. Click **Save Changes**.

If your company has dual authorization set up, anytime a template is modified or created, it must be approved before it can be used.

Recurring Payments


Once you've selected or created your template, follow the steps below to setup a recurring payment.

1. Select the **Wire Via Template** tab and choose the appropriate template name from the drop-down menu.



The screenshot displays the Columbia Bank Commercial Online Banking interface. At the top, the navigation bar includes the Columbia Bank logo, the text "Welcome Reports Money Movement Account Services Administration", and user information "Hi, Annie | SignOff" with a "Last Login: Mar 12, 2025, 1:22:12 PM ET". Below this, the "Commercial Online Banking" header features a star icon and links for "Approvals" and "Exceptions". The main content area is titled "Wire" and includes a link to "View your wire limits". A horizontal menu contains several tabs: "Wire Money", "Wire Via Template" (which is selected), "Wire Via Multiple Templates", "Manage Templates", "Import Wires", "File Status", and "History". Under the "Wire Via Template" tab, the section "Schedule a Wire" is active, with a link to "View saved or returned wires requiring corrections". Below this, the "Template Based Wire Transfer Information" section contains a dropdown menu for "Template Name". The dropdown is open, showing a search bar labeled "Search Template" and a list of template names: "123# %@" (highlighted), "Anabel Test", "Byron Wire", "domm", and "euro minnie mouse". To the right of the dropdown is a "View Template Details" link. Below the dropdown is a "Security Code (optional)" input field and a "Continue" button.

- Complete the **Template Based Wire Transfer** Information fields and select the frequency for sending the wire. Click **Continue**.


COLUMBIA BANK
Welcome Reports Money Movement Account Services Administration
Hi, Annie | SignOff
Last Login: Mar 12, 2025, 1:22:12 PM ET

Commercial Online Banking

[Approvals](#)
[Exceptions](#)

Wire

[View your wire limits](#)

Wire Money
Wire Via Template
Wire Via Multiple Templates
Manage Templates
Import Wires
File Status
History

Schedule a Wire

[View saved or returned wires requiring corrections](#)

Template Based Wire Transfer Information

[View Template Details](#)

Today only

One time

Weekly

Every other week

Twice a month - the 15th and last day of the month

Monthly

Monthly- last day of the month

Every three months

Every three months - last day of the month

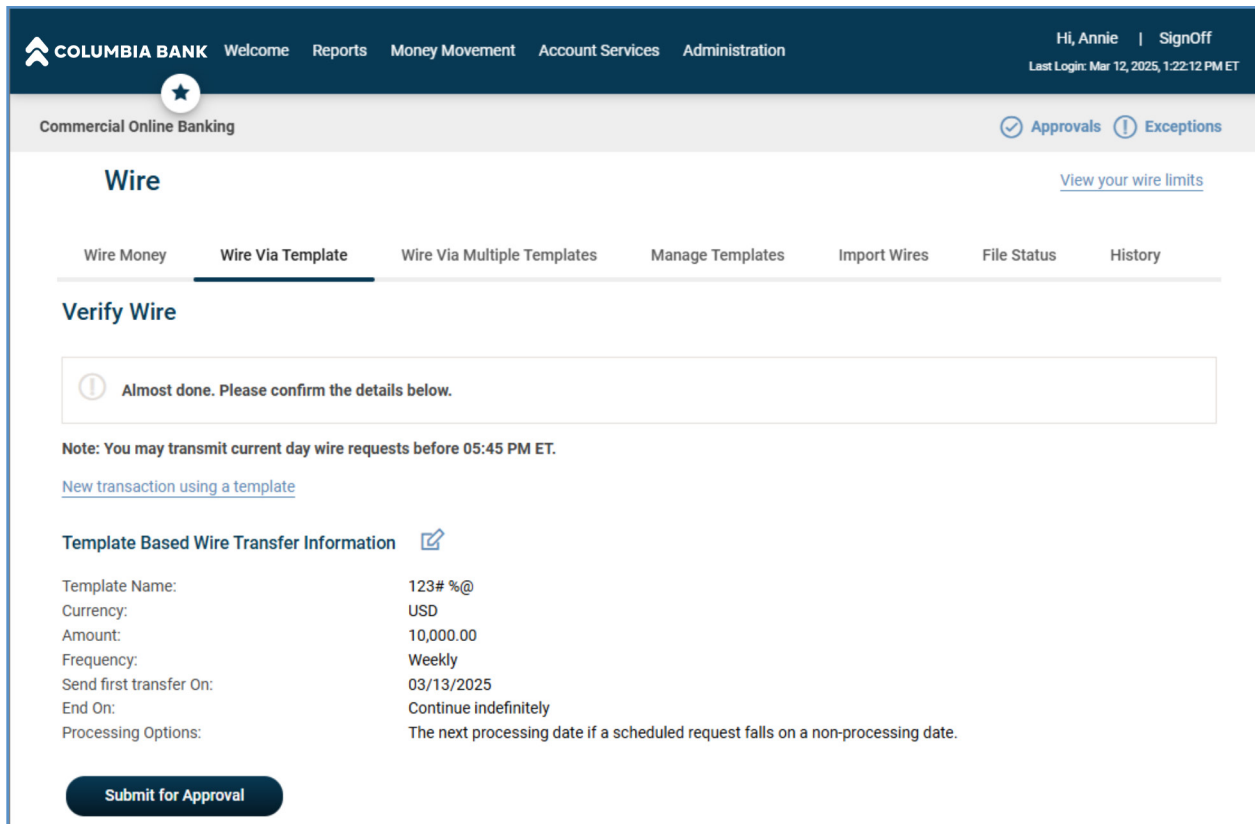
Every six months

Every six months - last day of the month

Yearly

Custom

3. Verify your changes and click **Submit for Approval** (if applicable).



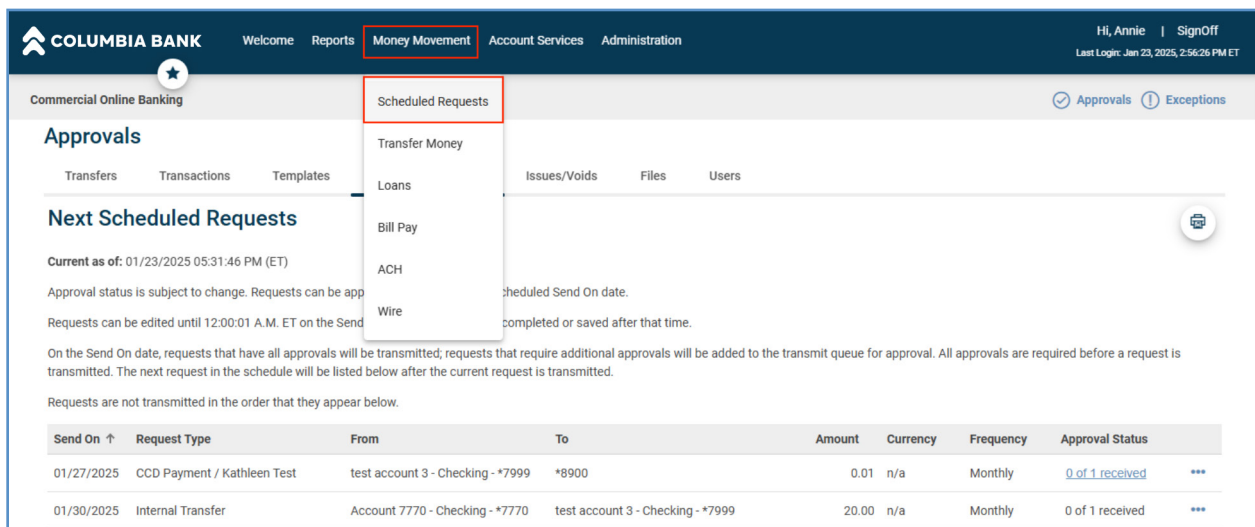
The screenshot shows the 'Wire' section of the Columbia Bank Commercial Online Banking interface. The user is logged in as Annie. The page has tabs for 'Wire Money', 'Wire Via Template' (selected), 'Wire Via Multiple Templates', 'Manage Templates', 'Import Wires', 'File Status', and 'History'. A 'Verify Wire' section contains a message: 'Almost done. Please confirm the details below.' Below this is a note: 'Note: You may transmit current day wire requests before 05:45 PM ET.' There is a link for 'New transaction using a template' and a section for 'Template Based Wire Transfer Information' with the following details:

- Template Name: 123# %@
- Currency: USD
- Amount: 10,000.00
- Frequency: Weekly
- Send first transfer On: 03/13/2025
- End On: Continue indefinitely
- Processing Options: The next processing date if a scheduled request falls on a non-processing date.

A 'Submit for Approval' button is located at the bottom of the section.

Modifying a Recurring Payment

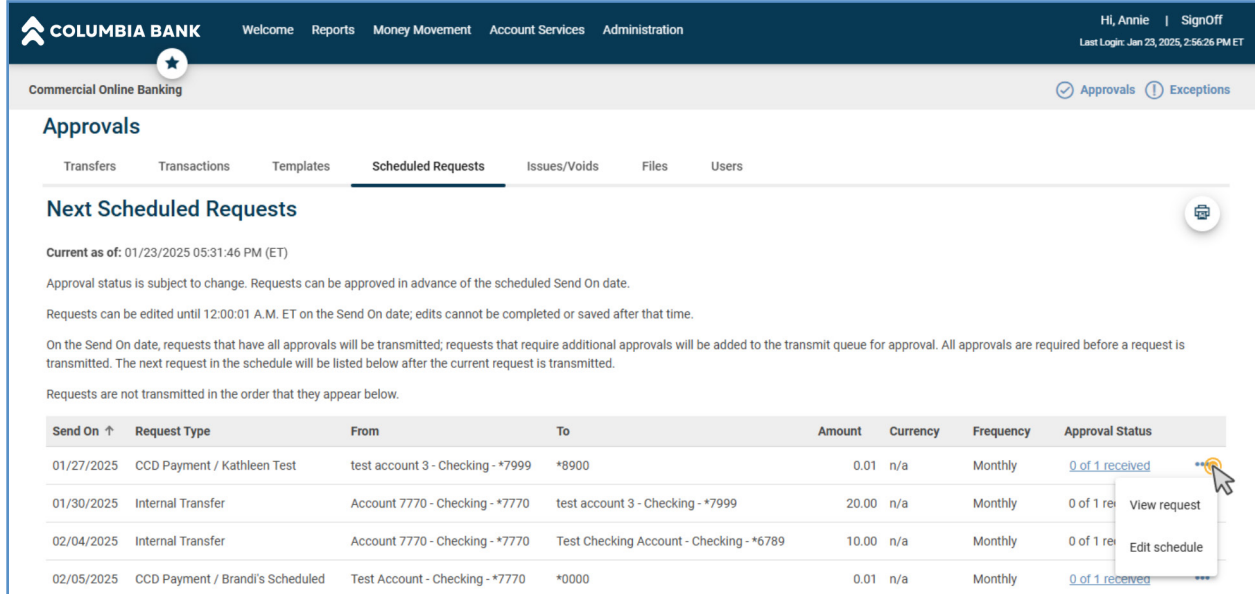
1. Go to **Money Movement** in the top menu and select **Scheduled Requests**.



The screenshot shows the 'Scheduled Requests' page in the Columbia Bank Commercial Online Banking interface. The user is logged in as Annie. The 'Money Movement' menu item is highlighted in the top navigation bar. The 'Scheduled Requests' dropdown menu is open, showing options: 'Transfer Money', 'Loans', 'Bill Pay', 'ACH', and 'Wire'. The main content area is titled 'Approvals' and 'Next Scheduled Requests'. It shows the current time as 01/23/2025 05:31:46 PM (ET) and provides information about approval status and editing requests. Below this is a table of scheduled requests:

Send On ↑	Request Type	From	To	Amount	Currency	Frequency	Approval Status
01/27/2025	CCD Payment / Kathleen Test	test account 3 - Checking - *7999	*8900	0.01	n/a	Monthly	0 of 1 received ***
01/30/2025	Internal Transfer	Account 7770 - Checking - *7770	test account 3 - Checking - *7999	20.00	n/a	Monthly	0 of 1 received ***

2. Click on the three dots to the right of the schedule you'd like to modify and click **Edit schedule**.



Approvals

Transfers Transactions Templates **Scheduled Requests** Issues/Voids Files Users

Next Scheduled Requests

Current as of: 01/23/2025 05:31:46 PM (ET)

Approval status is subject to change. Requests can be approved in advance of the scheduled Send On date.

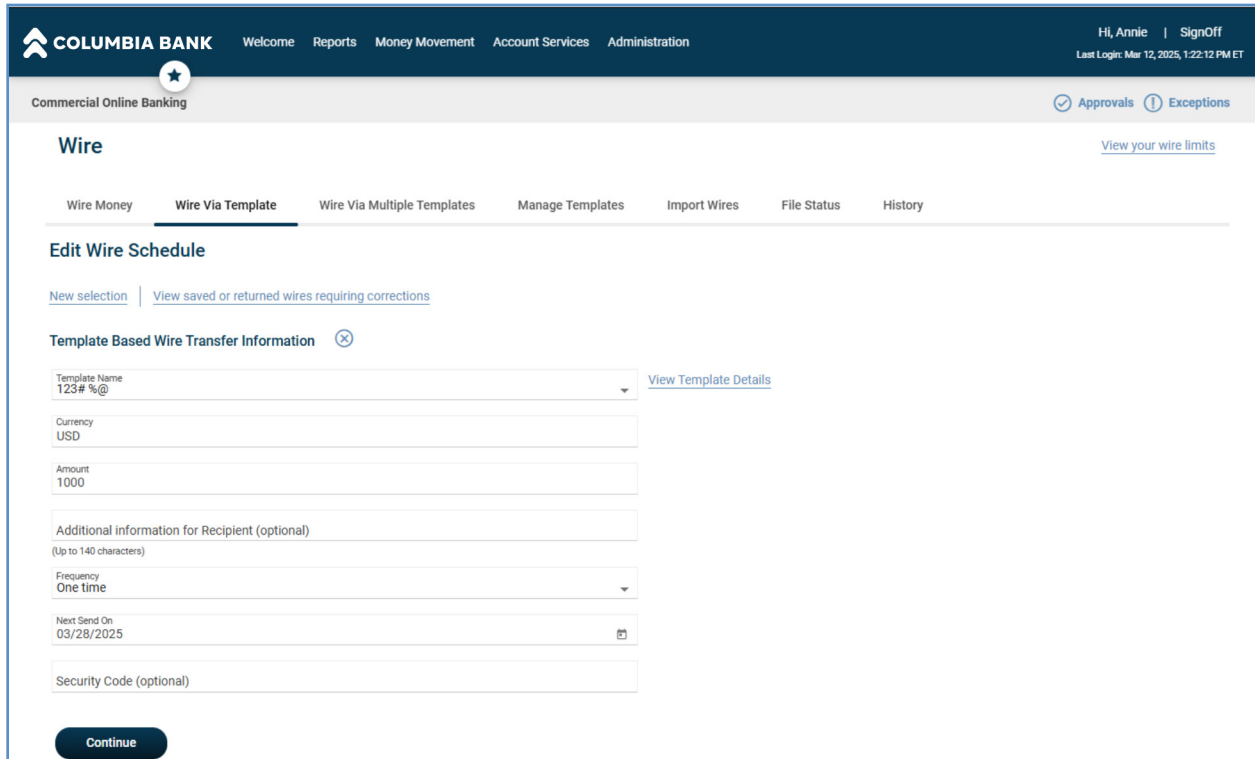
Requests can be edited until 12:00:01 A.M. ET on the Send On date; edits cannot be completed or saved after that time.

On the Send On date, requests that have all approvals will be transmitted; requests that require additional approvals will be added to the transmit queue for approval. All approvals are required before a request is transmitted. The next request in the schedule will be listed below after the current request is transmitted.

Requests are not transmitted in the order that they appear below.

Send On ↑	Request Type	From	To	Amount	Currency	Frequency	Approval Status
01/27/2025	CCD Payment / Kathleen Test	test account 3 - Checking - *7999	*8900	0.01	n/a	Monthly	0 of 1 received
01/30/2025	Internal Transfer	Account 7770 - Checking - *7770	test account 3 - Checking - *7999	20.00	n/a	Monthly	0 of 1 received
02/04/2025	Internal Transfer	Account 7770 - Checking - *7770	Test Checking Account - Checking - *6789	10.00	n/a	Monthly	0 of 1 received
02/05/2025	CCD Payment / Brand's Scheduled	Test Account - Checking - *7770	*0000	0.01	n/a	Monthly	0 of 1 received

3. Complete your edits and click **Continue**.



Wire

Wire Money **Wire Via Template** Wire Via Multiple Templates Manage Templates Import Wires File Status History

Edit Wire Schedule

[New selection](#) | [View saved or returned wires requiring corrections](#)

Template Based Wire Transfer Information

Template Name: 123# %@ [View Template Details](#)

Currency: USD

Amount: 1000

Additional information for Recipient (optional)
(Up to 140 characters)

Frequency: One time

Next Send On: 03/28/2025

Security Code (optional)

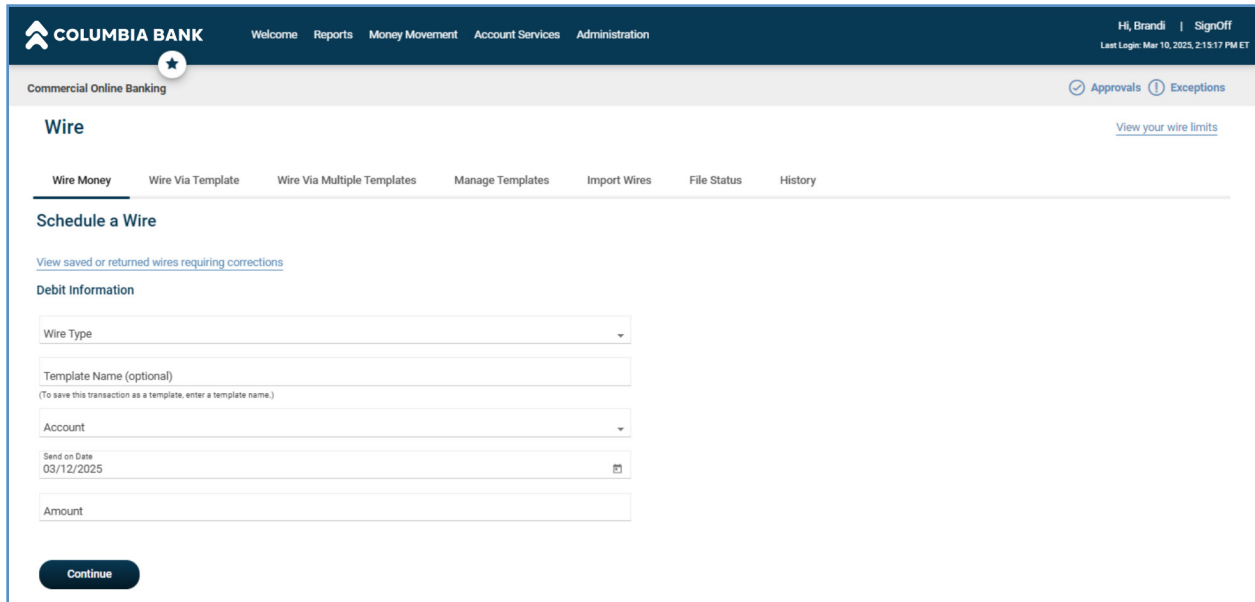
Continue

4. Verify your changes and click **Submit Schedule**.

Approving Wire Transactions

To approve a wire, follow the steps below.

1. Select **Approvals** in the upper right of the Wires screen.



Commercial Online Banking Hi, Brandi | SignOff
Last Login: Mar 10, 2025, 2:15:17 PM ET

Approvals Exceptions

Wire

[View your wire limits](#)

Wire Money | Wire Via Template | Wire Via Multiple Templates | Manage Templates | Import Wires | File Status | History

Schedule a Wire

[View saved or returned wires requiring corrections](#)

Debit Information

Wire Type

Template Name (optional)
(To save this transaction as a template, enter a template name.)

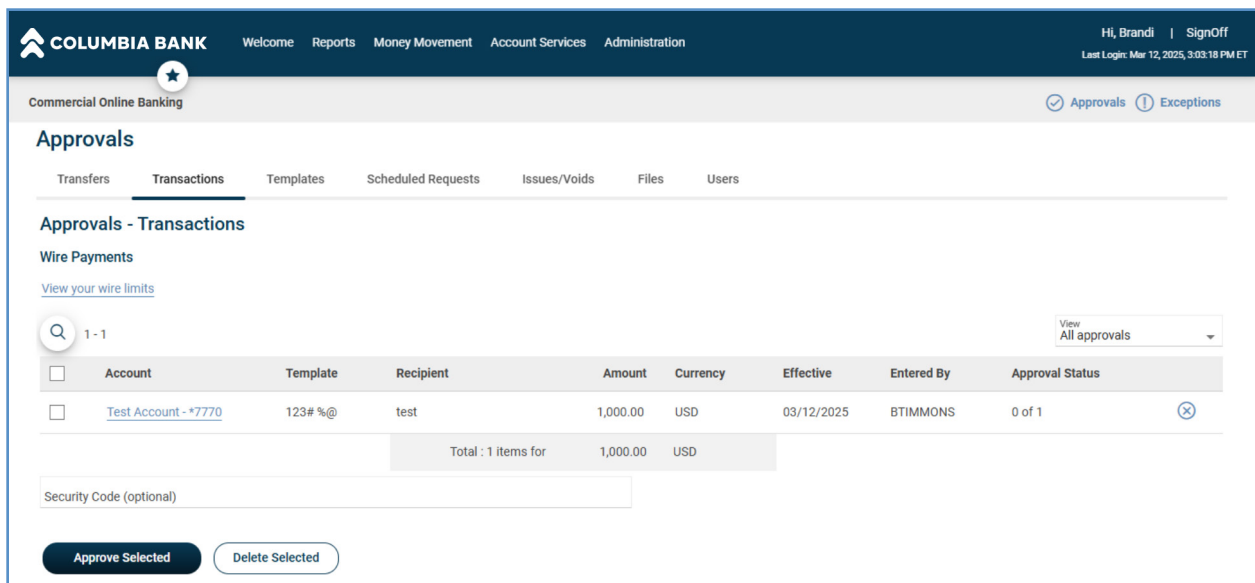
Account

Send on Date

Amount

[Continue](#)

2. Go to the **Transactions** tab and scroll down to **Wires**.



Commercial Online Banking Hi, Brandi | SignOff
Last Login: Mar 12, 2025, 3:03:18 PM ET

Approvals Exceptions

Approvals

Transfers | **Transactions** | Templates | Scheduled Requests | Issues/Voids | Files | Users

Approvals - Transactions

Wire Payments

[View your wire limits](#)

1 - 1 View All approvals

<input type="checkbox"/>	Account	Template	Recipient	Amount	Currency	Effective	Entered By	Approval Status
<input type="checkbox"/>	Test Account - *7770	123# %@	test	1,000.00	USD	03/12/2025	BTIMMONS	0 of 1 ⊗
Total : 1 items for				1,000.00	USD			

Security Code (optional)

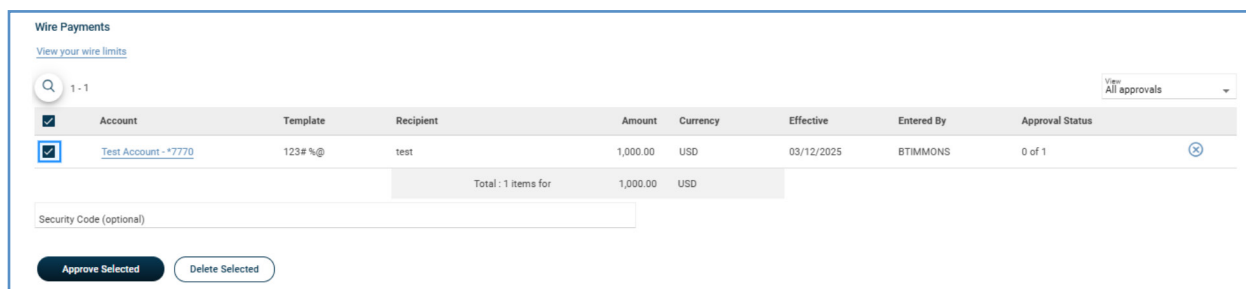
[Approve Selected](#) [Delete Selected](#)

An Approval Status of “0 of 1” indicates that the one required approver has not yet approved the transaction.

An Approval Status of “1 of 1” means that the transaction has been approved.

The Status number will change depending on the required number of approvers.

3. Click the checkbox next to the transaction you wish to approve and click **Approve Selected**. You can select more than one transaction at a time.



Wire Payments

[View your wire limits](#)

Search: 1 - 1 View: All approvals

<input checked="" type="checkbox"/>	Account	Template	Recipient	Amount	Currency	Effective	Entered By	Approval Status
<input checked="" type="checkbox"/>	Test Account - *7770	123# %@	test	1,000.00	USD	03/12/2025	BTIMMONS	0 of 1
Total: 1 items for				1,000.00	USD			

Security Code (optional)

Approve Selected **Delete Selected**

4. Verify the transactions and select one of the following options.

Submit for approval: Approve the transaction later or allow other users to approve.

Approve: Approve the transaction now.

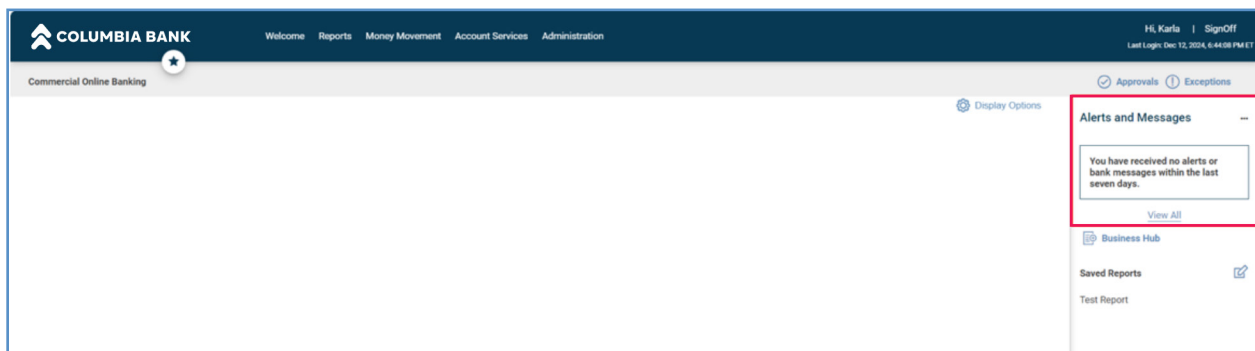
Transmit: Approve and send the transaction.

You will be prompted for a single-use one-time security code delivered either via text message or phone call.

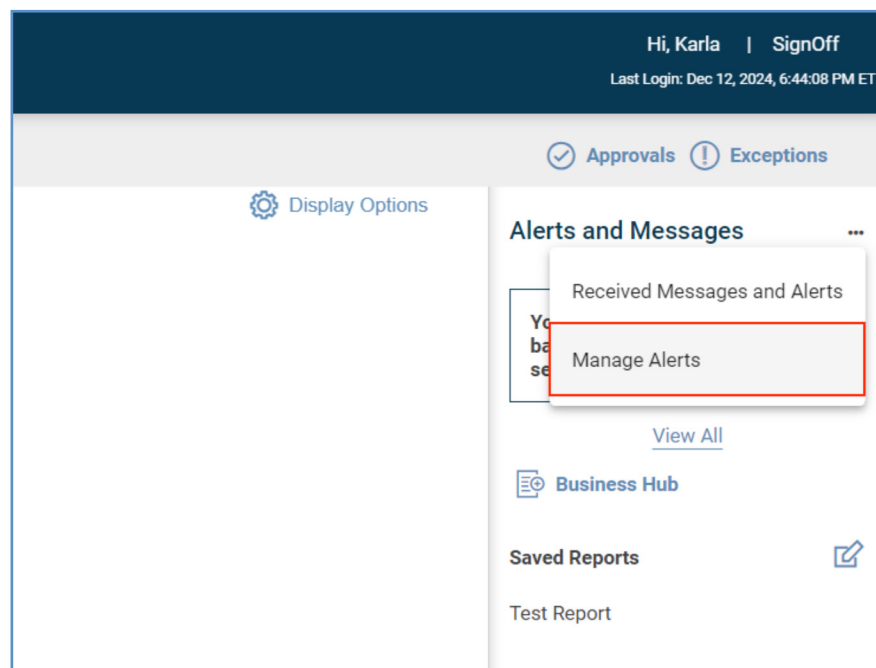
Setting up alerts

To help ensure you don't miss an activity needing your approval, we recommend setting up alerts to notify you of pending approvals.

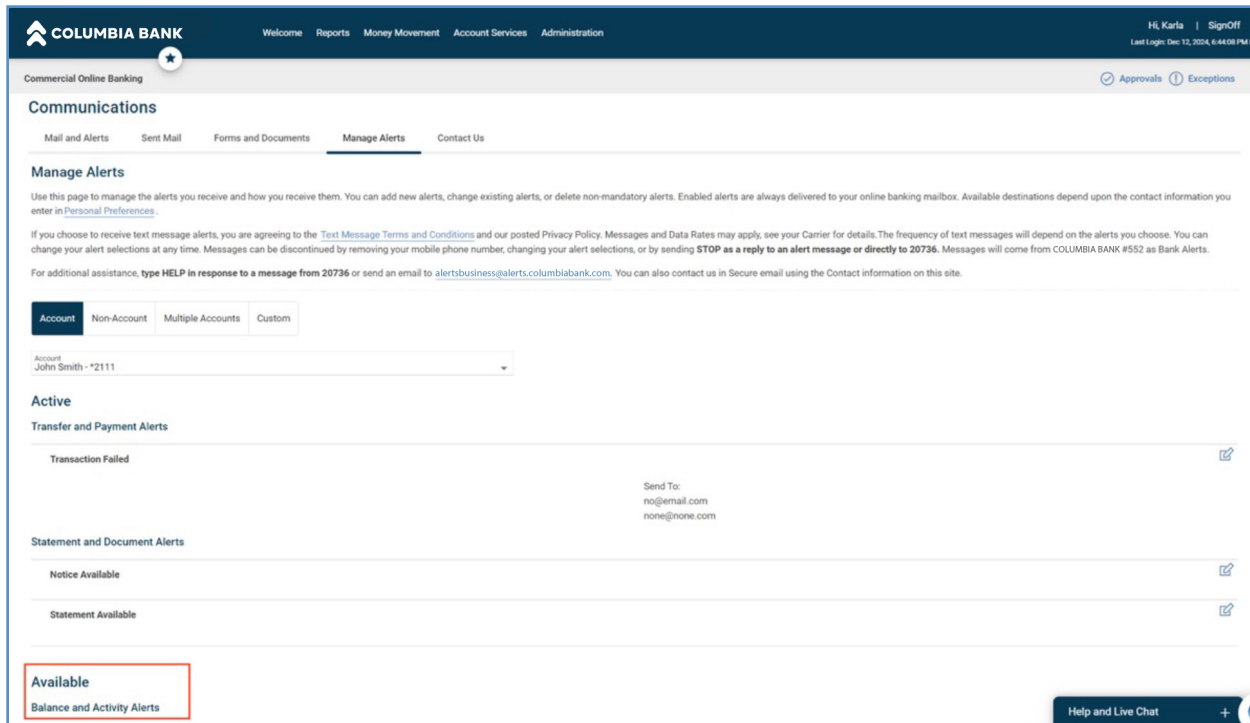
1. From the Commercial Online Banking home screen, click the three dots to the right of **Alerts and Messages**.




2. Select **Manage Alerts**. This will show you all Active and Available alerts for the selected account.

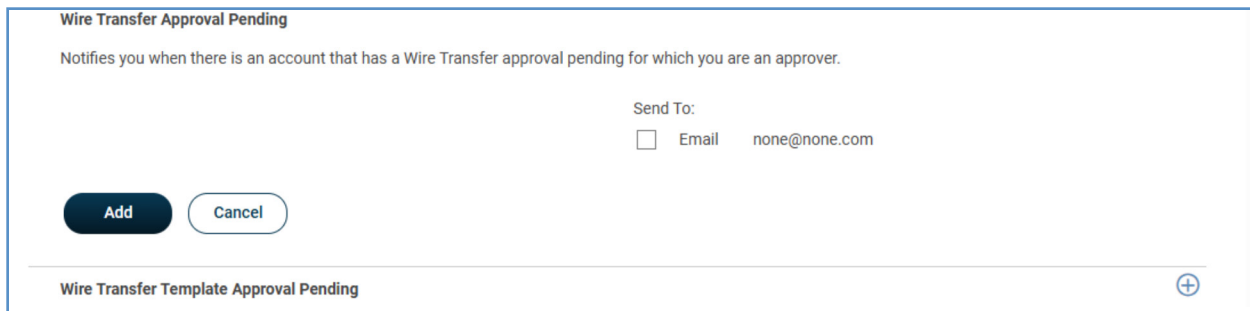


3. Scroll down to the Available section.



The screenshot shows the 'Manage Alerts' interface. At the top, there's a navigation bar with 'Manage Alerts' highlighted. Below this, there's a section for 'Active' alerts, which includes 'Transfer and Payment Alerts' (Transaction Failed) and 'Statement and Document Alerts' (Notice Available, Statement Available). At the bottom, there's an 'Available' section with a red box around it, containing 'Balance and Activity Alerts'. A 'Help and Live Chat' button is visible in the bottom right corner.

4. Under **Transfer and Payment Alerts**, click the plus sign  next to **Wire Approval Pending** and choose how you want to receive the alert.



The screenshot shows a dialog box titled 'Wire Transfer Approval Pending'. It contains the text: 'Notifies you when there is an account that has a Wire Transfer approval pending for which you are an approver.' Below this, there's a 'Send To:' section with an unchecked 'Email' checkbox and the address 'none@none.com'. At the bottom, there are two buttons: 'Add' (dark blue) and 'Cancel' (light blue). A plus sign icon is visible in the bottom right corner of the dialog.

5. Click **Add**.

You will need to complete these steps for each account you wish to receive these alerts for. Regardless of your notification message, all alerts can also be found on the Received Mail and Alerts page under Administration > Communication.